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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 1 Valuation of Security Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance Last revised: August 1, 2020 UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY 18-30231 In Re: Case No.: Fortunato Aguirre and JKS Judge: Angela Huestipa Debtor(s) **Chapter 13 Plan and Motions** September 29, 2020 Original Modified/Notice Required Date: Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: ☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH

oxtimes DOES \Box DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL. WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN

☐ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.

FΑ

Initial Debtor: ____

AΗ

Initial Co-Debtor: _

IN PART 10.

PART 7, IF ANY.

Initial Debtor(s)' Attorney: ___

SEE MOTIONS SET FORTH IN PART 7, IF ANY.

CCN

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Part 1: Pay	ment and Length of	f Plan			
a. The de	ebtor shall pay \$	75*	per	Month	to the Chapter 13 Trustee, starting on
N	ovember 1, 2018	for approx	imately	60	months.
b. The de	ebtor shall make plar	n payments to	the Trust	ee from the f	ollowing sources:
\bowtie	Future earnings				
\boxtimes	Other sources of	funding (desc	cribe sourc	e, amount ar	nd date when funds are available):
Rental Inc	ome				
c. Use o	of real property to sat	tisfv plan obli	gations:		
	sale of real property	nory plant ob.	ganorio.		
	escription:				
	oposed date for com	npletion:			
	Refinance of real prop	perty:			
	escription:				
Pr	oposed date for com	pletion:			
□ L	oan modification with	n respect to r	nortgage e	ncumbering	property:
	escription:				
Pr	oposed date for com	npletion:			
d. 🗆 Tr	ne regular monthly m	nortgage payı	ment will co	ontinue pend	ing the sale, refinance or loan modification.
e. 🛛 O	ther information that	may be impo	ortant relati	ng to the pay	ment and length of plan:

^{*} Tiered Plan. Debtor to pay \$75 for 1 month and then starting with the December, 2018 payment make \$350 payments for 20 months then \$500 payments for the remaining 39 months of the plan.

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Part 2:	Adequate Protection ⊠ NONE	
	Adequate protection payments will be made in the amount of \$ee and disbursed pre-confirmation to	· · · · · · · · · · · · · · · · · · ·
	Adequate protection payments will be made in the amount of \$outside the Plan, pre-confirmation to:	
Part 3:	Priority Claims (Including Administrative Expenses)	

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ As allowed by the court
DOMESTIC SUPPORT OBLIGATION	N/A	N/A

b.	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
	Check one:
	X None
	☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned
	to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11
	U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: X NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: X NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

	Arrearage	to Creditor (In Plan)	Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: X NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Select Portfolio Services	47-A 64 St, West New York, NJ 07093	\$65,000.00	\$345,000.00	\$421,945.00	\$0	0%	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ford Motor Credit	2016 Ford Fusion	\$11,575.00	\$12,220.82

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f. Secured Claims Unaffe	cted by the Plan 🗌 NONE			
The following secured c	laims are unaffected by the Plan:			
Shellpoint Mortgage, formerly Ditech Financ	cial-Loan Modified-Regular Payments Paid C	Outside Plan		
SN Servicing, formerly BSI Financial-Loan I	Modified-Regular Payments Paid Outside Pla	an		
g. Secured Claims to be Paid in	n Full Through the Plan: ☒ NONI	Ē		
Creditor	Collateral		Total Amou	unt to be igh the Plan
	<u> </u>		l	
Part 5: Unsecured Claims □	NONE			
	ed allowed non-priority unsecured of the distributed pro-		1 :	
		rala		
□ Not less than	·			
▲ Pro Rata distribution	from any remaining funds			
b. Separately classified ι	unsecured claims shall be treated a	as follows:		
Creditor	Basis for Separate Classification	Treatment		Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Financial Services	\$739.96	Auto Lease	Assume	\$339.99

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NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). X NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

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h	Motion to Avoid Liens a	ad Boolessify Clain	from Socured to	Completely Uncopyred	□ NONE
D.	Wotion to Avoid Liens at	nd Reclassity Clain	n trom Secured to	Completely unsecured.	INONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Select Portfolio Services	47-A 64th St, West New York, NJ 07093	\$65,000.00	\$345,000.00	\$421,945.00	\$0	\$65,000.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

▼ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

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c. Order of Distribution	
The Standing Trustee shall pay allowed claims in the	ne following order:
1) Ch. 13 Standing Trustee commissions	
2) Administrative Claim	
3) Priority Claim	
4) Secured Claims 5) Unsecured	Claims
d. Post-Petition Claims	
The Standing Trustee \square is, \boxtimes is not authorized to	pay post-petition claims filed pursuant to 11 U.S.C. Section
I305(a) in the amount filed by the post-petition claimant.	
Part 9: Modification □ NONE	
NOTE: Modification of a plan does not require that a served in accordance with D.N.J. LBR 3015-2. If this Plan modifies a Plan previously filed in this c Date of Plan being modified: May 18, 2019	
Explain below why the plan is being modified: Plan is being modified to reflect the loan modifications have been completed for both properties.	Explain below how the plan is being modified: Secured Creditors have been moved to Part 4 F as loans are now unaffected by the plan and are current with regular monthly payment being made outside the plan.
Are Schedules I and J being filed simultaneously wit	h this Modified Plan? Yes No

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Part 10: Non-Standard Provision(s): Signatures Required Non-Standard Provisions Requiring Separate Signatures: X NONE

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

☐ Explain here:

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 29, 2020	/s/ Fortunato Aguirre		
	Debtor		
Date: September 29, 2020	/s/ Angela Huestipa		
	Joint Debtor		
Date: September 29, 2020	/s/ Cassandra C. Norgaard, Esq.		
	Attorney for Debtor(s)		

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United States Bankruptcy Court District of New Jersey

Case No. 18-30231-JKS In re:

Fortunato Aguirre Chapter 13

Angela Huestipa Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 4 Date Rcvd: Oct 08, 2020 Form ID: pdf901 Total Noticed: 46

The following symbols are used throughout this certificate:

Definition Symbol

##

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2020:

Recip ID db/jdb	Recipient Name and Address + Fortunato Aguirre, Angela Huestipa, 305 Madison Ave, Apt 2, Bridgeport, CT 06604-3237
cr	 Fortunato Aguirre, Angela Huestipa, 305 Madison Ave, Apt 2, Bridgeport, CT 06604-3237 DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ HMC Assets, LLC, et al, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ SN Servicing Corporation, as servicer for U.S. Ban, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
517806618	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
517806620	BSI Financial Services, PO Box 517314, Titusville, PA 16354-0517
517860264	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517806619	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517806622	Citibank NA, PO Box 6181, Sioux Falls, SD 57117-6181
517806623	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517928227	DITECH FINANCIAL LLC, DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY SD 57709-6154
517806628	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
517809594	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
517806629	# First Credit Services, 377 Hoes Ln Ste 200, Piscataway, NJ 08854-4155
517806630	First Source, 205 Bryant Woods S, Amherst, NY 14228-3609
517806631	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
518655900	+ Ford Motor Credit Co., LLC, serv. for Cab East LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
517926463	+ HMC ASSETS, LLC, c/o BSI Financial Services, Inc., 1425 Greenway Drive, Suite 400,, Irving, TX 75038-2480
518656251	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517806632	# Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
517806633	Progressive Auto, PO Box 7247-0311, Philadelphia, PA 19170-0311
517806634	Retro Fitness, 6402 Kennedy Blvd W, West New York, NJ 07093-5312
517806635	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
517806637	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
517924887	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517887922	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518747053	U.S. Bank Trust National Association, Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518341348	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
518341349	+ Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society Fay Servicing, LLC 75381-4609

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

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24.0 110 / 0. 001 00	, 2020	1,01	1000110000110
Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Oct 08 2020 21:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 08 2020 21:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517806624	Email/Text: bankruptcy@credencerm.com	Oct 08 2020 21:49:00	Credence Resource Management LLC, PO Box 2300, Southgate, MI 48195-4300
517806625	Email/Text: bankruptcy_notifications@ccsusa.com	Oct 08 2020 21:49:00	Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
517806626	Email/Text: mrdiscen@discover.com	Oct 08 2020 21:48:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
517929734	Email/Text: bnc-quantum@quantum3group.com	Oct 08 2020 21:49:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517819184	Email/Text: mrdiscen@discover.com	Oct 08 2020 21:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517806621	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 08 2020 21:46:34	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
517910198	Email/PDF: resurgentbknotifications@resurgent.com	Oct 08 2020 21:46:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517929678	+ Email/Text: jennifer.chacon@spservicing.com	Oct 08 2020 21:50:00	SELECT PORTFOLIO SERVICING, INC, PO BOX 65250, SALT LAKE CITY UT 84165-0250
517806636	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Oct 08 2020 21:46:53	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
517821408	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 08 2020 21:47:30	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518956450	+ Email/Text: bknotices@snsc.com	Oct 08 2020 21:49:00	U.S. Bank Trust National Association,, as Trustee Chalet Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA
518393057	+ Email/Text: bknotices@snsc.com	Oct 08 2020 21:50:00	95501-0305 US Bank Trust NA as Trustee of Igloo Series IV, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, US Bank Trust NA as Trustee of Igloo Ser, c/o SN Servicing Corporation
518393056	+ Email/Text: bknotices@snsc.com	Oct 08 2020 21:50:00	95501-0305 US Bank Trust NA as Trustee of Igloo Series IV, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
517912415	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 08 2020 21:47:05	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID 518519620	Bypass Reason	Name and Address DITECH FINANCIAL LLC
517810587	*P++	FORD MOTOR CREDIT COMPANY, POBOX 62180, COLORADO SPRINGS CO80962-2180, address filed with court:, Ford Motor Credit Company, LLC, POBOX 62180, COLORADO SPRINGS CO80962-4400
518656252	*	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518663840	*	SELECT PORTFOLIO SERVICING, INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
518745733	*	SELECT PORTFOLIO SERVICING, INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
517806638	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634

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Date Rcvd: Oct 08, 2020 Form ID: pdf901 Total Noticed: 46

517806627 ## Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172 jdb *+ Angela Huestipa, 305 Madison Ave, Apt 2, Bridgeport, CT 06604-3237

TOTAL: 1 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name Email Address

Aleisha Candace Jennings

on behalf of Creditor DITECH FINANCIAL LLC ajennings@rasflaw.com

Andrew L. Spivack

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

Cassandra C. Norgaard

on behalf of Joint Debtor Angela Huestipa cnorgaard@norgaardfirm.com

sferreira@norgaardfirm.com; 184 grandno@gmail.com; kcimmino@norgaardfirm.com; dtakach@norgaardfirm.com; archive arch

Cassandra C. Norgaard

on behalf of Debtor Fortunato Aguirre cnorgaard@norgaardfirm.com\\

sferreira@norgaardfirm.com; 184 grandno@gmail.com; kcimmino@norgaardfirm.com; dtakach@norgaardfirm.com; dtakach@norgaard

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Jaclynn McDonnell

on behalf of Joint Debtor Angela Huestipa jmcdonnell@norgaardfirm.com

sferreira@norgaardfirm.com; kcimmino@norgaardfirm.com; dtakach@norgaardfirm.com; dtakach@norga

Jaclynn McDonnell

on behalf of Debtor Fortunato Aguirre jmcdonnell@norgaardfirm.com

sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

Jill Manzo

on behalf of Creditor SELECT PORTFOLIO SERVICING INC., as servicer for U.S. BANK TRUST NATIONAL

ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2017-PM13 bankruptcy@feinsuch.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC, servicer for CAB EAST LLC ecfmail@mortoncraig.com,

mortoncraigecf@gmail.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo

Series IV Trust bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Robert Davidow

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@rasflaw.com

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Sherri Jennifer Smith

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com nj.bkecf@fedphe.com

Steven P. Kelly

on behalf of Creditor HMC Assets LLC, et al skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17